

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Examiner:

Wilson Sing-Hei So, et al.

Christopher C. Johns

Appl. No.: 10/805,017

Art Unit: 4172

Filed: 3/18/2004

Confirmation No.: 7773

Title: System, Method and Computer Program Product for Conducting a Secure Transaction Via a Network

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Mail Stop **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**AMENDMENT AFTER NON-FINAL REJECTION**

Dear Sir:

This paper is responsive to the Office action dated November 15, 2007. Please amend the above-identified application as follows.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.